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PRESS RELEASE

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September 2012 consumer survey

Consumer confidence recovers slightly in September

After two months of sharp decline, consumer confidence recovered slightly in September.

Consumers' macroeconomic forecasts have not deteriorated any further. Concern about an increase in unemployment has thus subsided considerably. The outlook for the general economic situation in Belgium remains stable.

On a personal level, consumers' expectations concerning their financial situation have remained unchanged. For the second month in a row, future savings capacity was considered to be a little brighter.

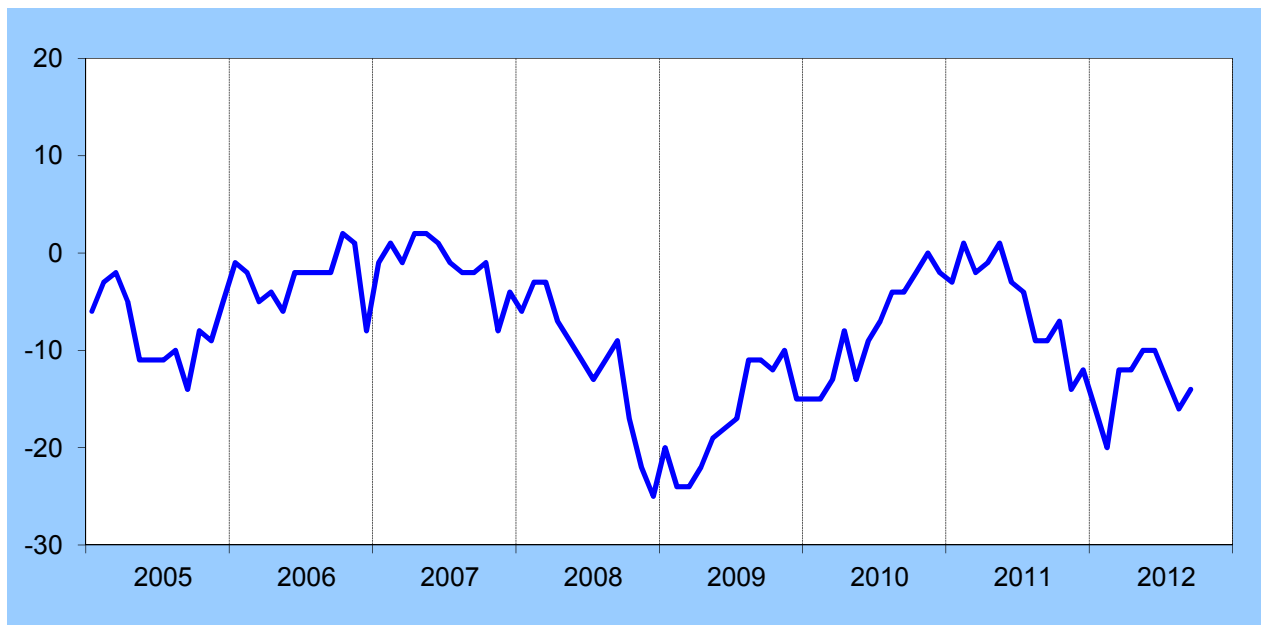
Consumer confidence indicators

		Expectations for the next twelve months				Consumer confidence indicator
		Economic situation in Belgium	Unemployment in Belgium ¹	Financial situation of households	Saving capacity of households	
2011	September	-15	22	-1	4	-9
	October	-8	24	1	5	-7
	November	-20	36	-2	3	-14
	December	-10	31	-5	-1	-12
2012	January	-22	34	-5	-4	-16
	February	-25	47	-6	0	-20
	March	-10	33	-4	-1	-12
	April	-8	35	-3	-1	-12
	May	-9	31	-3	3	-10
	June	-5	35	-1	2	-10
	July	-7	39	-2	-4	-13
	August	-11	46	-3	-3	-16
	September	-11	40	-3	-1	-14

Source: National Bank of Belgium.

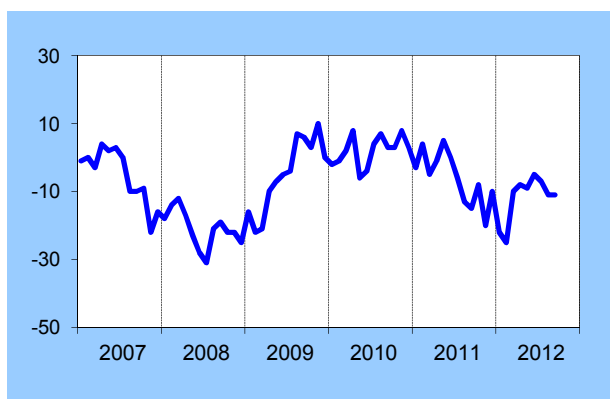
¹ Regarding unemployment expectations, a rise indicates a deterioration while a decline indicates an improvement.

CONSUMER CONFIDENCE INDICATOR

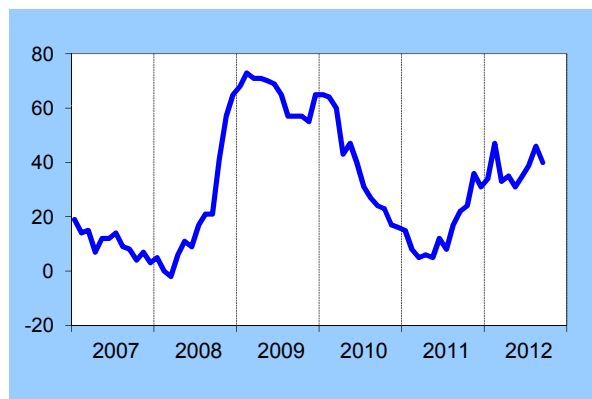


Expectations for the next twelve months

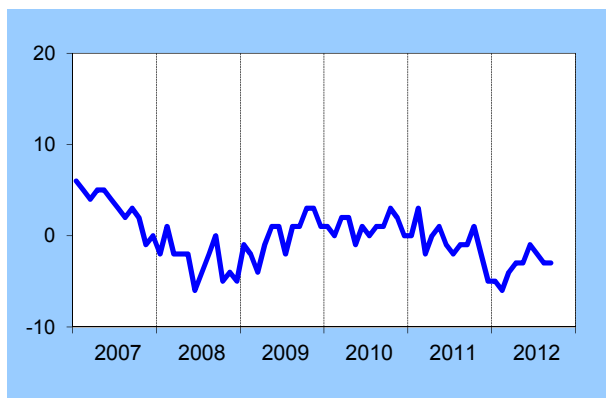
General economic situation in Belgium



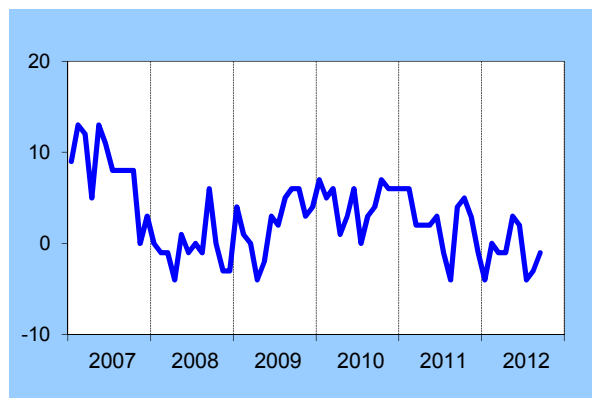
Unemployment in Belgium¹



Financial situation of households



Saving capacity of households



¹ Regarding unemployment expectations, a rise indicates a deterioration while a decline indicates an improvement.